

**FOR ELIGIBLE FULL TIME OR PART TIME (20+hrs/wk) EMPLOYEES
DURING PLAN YEAR 2015-2016**

Health Insurance:

Coverage begins the first day of the month following 30 days of hire.

Premiums Per Bi-Weekly Pay Day– \$17.76 - Self only
 \$69.18 - Self + Spouse
 \$55.76 - Self + Child(ren)
 \$131.86 - Family

** An additional \$4.24 will be deducted for each hour not worked under 40 per week.

~Medical Benefit - 75/25% after deductible (EE pays 25%)

Wellness Program Incentive for Deductible and Out-of- Pocket Max (Spring testing)	Non Participation		Good		Better		Best	
	Deductible	Out-Of- Pocket Max	Deductible	Out-Of- Pocket Max	Deductible	Out-Of- Pocket Max	Deductible	Out-Of- Pocket Max
Per Employee	\$800	\$2,050	\$600	\$1,850	\$400	\$1,650	\$200	\$1,450
Per Employee +1	\$1,600	\$4,100	\$1,200	\$3,700	\$800	\$3,300	\$400	\$2,900
Per Employee +2 or more	\$2,400	\$4,100	\$1,800	\$3,700	\$1,200	\$3,300	\$600	\$2,900

~100% coverage, deductible waived, on eligible preventative care & Flathead City/County Health Department Services, less Dental Services

~\$200 Vision Benefit, deductible waived

~RX-

\$300 deductible

10% co-pay - generic

20% co-pay - formulary

30% co-pay - brand name

Out-Of-Pocket Max \$4,550/employee & \$9,100/family

**Mandatory mail order after second fill of a maintenance drug.

~Dental Benefit:

\$25 Deductible/person, \$75/Family

Preventative - 100%, Deductible waived

Basic Care - 75/25%, Deductible applies

Major Services - 50/50%, Deductible applies

Maximum Benefit per person, per plan year - \$1,250

Life Insurance:

\$10,000 Group Life and AD&D free of charge to the employee

Option to purchase additional life insurance

Long Term Disability Insurance

Free of charge to the employee (Seasonal Not Eligible)

Option to purchase additional coverage through Aflac

Retirement:

Montana Public Employee Retirement System (PERS)

Mandatory membership for employees working more than 960 per fiscal year

7.9% required pre-tax contribution of gross wages from employee

8.27% match from County/State

Vested after 5 Years Membership

2 plans to choose from: Defined Benefit or Defined Contribution

**Option to contribute more towards retirement through a 457 plan (Valic or Lord Abbett).

Flex Plan:

Pre-Tax Health Insurance Premiums

Medical Spending Account, Maximum Annual Contribution - \$2,550 (Seasonal Not Eligible)

Dependent Care Spending Account, Maximum Annual Contribution - \$5,000 (Seasonal Not Eligible)

Supplemental Insurance:

Variety of plans offered through Aflac

Dental, Vision, AD&D offered through Ameritas

Travelers Car & Home Insurance

Free Employee Assistance Plan

Vacation:

Starts to accrue from 1st pay period, eligible to use after 6 months

(Pro-rated based on hours worked):

0-10 years of employment – 15 vacation days per year

10-15 years of employment – 18 vacation days per year

15-20 years of employment – 21 vacation days per year

20+ years of employment – 24 vacation days per year

Sick:

Starts to accrue from 1st pay period, eligible to use after 90 days

12 sick days per year (Pro-rated based on hours worked)